

# **Exhibit A**

**From:** Grace Lee  
**To:** [REDACTED]  
**Subject:** Re: DavidBartonGym  
**Date:** Wednesday, December 29, 2010 12:41:41 PM

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Hi Nora,

I talked to you on 16th Dec in regards to my membership (Hyun Joo Lee and Sung (Laurence) Hong) cancellation at David Barton Seattle.

I've faxed the following documents to qualify for the cancellation.

- 1) Residential Lease Agreement
- 2) Flight e-tickets
- 3) Original letter from my employer on official letterhead.

It took a bit to get the lease agreement from Korea because of the holidays but I hope to take care of this matter before I go back to Korea next early next month. I've also talked to my employer and she is willing to talk to you guys to verify our relocation as well.

Please review the documents and get back to me as soon as you can. If you need further information, you can reach me on my cell 206-707-[REDACTED] or e-mail: [gracelee.hong1@\[REDACTED\]](mailto:gracelee.hong1@[REDACTED])

Thank you.

Regards,  
Grace Lee

On Thu, Dec 16, 2010 at 1:43 PM, [REDACTED] [REDACTED]@dbgym.com> wrote:

Dear Ms. Hong,

Amanda has been in touch with me about the unresolved cancellation requests you and your husband have submitted, in the hopes that we can get this finalized for you.

In order to qualify for cancellation due to a relocation, some kind of supporting documentation showing that you have moved to a new address is required. Below is a list of the items that we accept:

- Paid moving company receipt (a quote is not acceptable).

Newly signed lease in your name. The lease must be signed by both the tenant (you) and the leaser (landlord).

- Newly signed mortgage contract or home sale, in your name.
- The start up of a utility bill at the new address in your name. Acceptable utility bills are Electric, Gas and Water. (Cable bills and Cell phone bills are NOT acceptable)
- USPS change of address confirmation (the application form is not acceptable unless it is stamped and accepted by the post office), or the postal forwarding mail sticker on an envelope.
- A bank or credit statement in your name indicating the change of address (this can be shown by sending one statement from the same account with the old address and one statement the following month with the new address.)
- A newly issued driver's license.

If you are unable to provide any one item from this list, please send me **TWO** or more items, of your choosing, and I can attempt to request approval for you. I know that you submitted an email indicating that you are both employed as professors at an educational institution in Korea. That documentation was declined as it was not on official letterhead nor was it accompanied by a second piece of documentation. If you can provide me with these additional items (perhaps plane tickets as your second piece of documentation) I would be happy to attempt to get your cancellations finalized.

The final option would be to cancel as an early termination. There is a \$300 fee for each of you, but I can use any payments you have made since requesting cancellation towards that fee and no proof is required.

Please let me know if I can be of further assistance.

All my best,



Manager- Member Services & Auditing

**DavidBartonGym**

212.675 [REDACTED] (main)

212.897 [REDACTED] (direct)

[REDACTED] [@dbgym.com](mailto:[REDACTED]@dbgym.com) | [www.davidbartongym.com](http://www.davidbartongym.com)

**From:** Grace Lee  
**To:** [gracelee.hong1@](mailto:gracelee.hong1@) [REDACTED]  
**Cc:** [hjcla002i@](mailto:hjcla002i@) [REDACTED]  
**Subject:** me-fax  
**Date:** Wednesday, December 29, 2010 11:35:40 AM  
**Attachments:** [Lease Agreement-DB.xls](#)  
[May 23.docx](#)  
[ATT54047.docx](#)

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fax

Ab-5789		<b>전 세 계 약 서</b>				<input type="checkbox"/> 임 대 인 <input type="checkbox"/> 임 차 인 <input type="checkbox"/>	
<b>Residential Lease Agreement</b>							
부동산의 표시	소재지	서울시 강남구 청담동 롯데캐슬 프리미어 아파트 106동 104호					
	Address	Gangnam-gu Chungdam Dong, Lotte Castle Premier Apt 106-104 Seoul,					
	구 조	3bd/3.5 bath	용도	Residential	면적	100	m <sup>2</sup> 평
전세보증	금	3백 5십만원 원정 ( 3, 500, 000 )					
제1조 위 부동산의 임대인과 임차인 합의하에 아래와 같이 계약함.							
제2조 위 부동산의 임대차에 있어 임대인은 임차(전세) 보증금을 아래와 같이 지							
계약금	원정은 계약시에 지불하고						
Deposit	pay the sum of 1, 500, 000 won a refundable security deposit which shall be deposited						
	Any interest on the deposit will be for the benefit of Owner						
잔금	1, 500, 000 원정은 2010 년 5 월 30 일 중개업						
제3조 위 부동산 명도는 2010 년 5 월 30 일로 함.							
제4조 임대차 기간은 2010 년 5 월 30 일로부터 ( 24 )							
제5조 임차인은 임대인의 승인하에 개축 또는 변조할 수 있으나 계약 대상을 명도시에는 임차인이 일체 비용을 부담하여 원상복구 하여야 함.							
제6조 임대인과 중개업자는 별첨 중개물건 확인 설명서를 작성하여 서명 날인하고 임차인은 이를 확인 수령함. 다만 임대인은 봉개물건 확인 설명에 필요한 자료를 중개업자에게 제공하거나 자료 수집에 따른 법령에 규정한 설비를 지급하고 대행케 하여야 함							
Residential Lease Agreement and Deposit Receipt, dated 30th day of May, is made and entered							
a (Owner of property Gangnam-gu, Chungdam-dong, Lotte Castle premier Apt 106-104), as							
and Hyun Joo Lee and Sung Hong jointly and severally, as Tenants.							
이 약 조건을 확실히 하고 후일에 증하기 위하여 본 계약서를 작성하고 각 1통씩 보관하							
2010 년 05 월 30 일							
임대인	주소	20226 83rd pl Ne Kenmore, Wa 98028					
Tenant	주민등록 번호	760207-2231719	전화번호	010-9488-2327	성명	Hyun-Joo L (인)	
임대인	주소	20226 83rd pl Ne Kenmore, Wa 98028					
Tenant	주민등록 번호	710921-1235678	전화번호	010-5433-0387	성명	Sung Hong (인)	
임차인	주소	강남구 청담동 롯데캐슬 프리미어 아파트 106동				허가 번호	342-1256
Landlord	상호	롯데캐슬 프리미어	전화번호	010-5270-3493	성명	Choi Min J (인)	

*Excel with the SNU Business School!*



SEOUL  
NATIONAL  
UNIVERSITY

May 23, 2010

Dear Sir or Madam:

This letter is written to confirm that Hyun-Joo Lee (Grace Lee) and Sung Hong (Laurance Hong) are employed as Associate Professors at Seoul National University Business School in Korea. They will both start their new jobs and relocate to Seoul, Korea on 2nd of June, 2010.

Should you have any questions or need further information, please contact me.

Regards,  
Hee-Young Lee

Academic Affairs  
Graduate School of Business  
Seoul National University  
Tel: +82-10-3138-0387  
[E-mail: hjcla002i@snu.ac.kr](mailto:hjcla002i@snu.ac.kr)

# 탑항공(여행사업 5 팀)

담당: 탑항공이유경 ([topblove@toptravel.co.kr](mailto:topblove@toptravel.co.kr))  
 TEL: 02-774-7576 FAX: 02-752-2755



**승객명(Passenger Name)** : LEE/HYUNJOO MS (OZ 342183060 )  
 : HONG/SUNG MR (OZ 342183061)  
**전자항공권번호 (Ticket Number)** : 988 3827534029 / 988 3827534030  
**예약번호 (Booking Reference)** : BDVYLN/1B (OZ-CJ58FD)

Departure(출발)	Date	Time	Terminal (터미널정보)	Class	Status	Fare Basis	Not Valid		B.A
Arrival(도착)							Before	After	
OZ 271 ASIANA AIRLINES LEE/HYUNJOO MS(OZ342183060)									
SEATTLE TACOMA	27MAY10	14:20		BUSINESS /B	OK	BLPX3M	27MAY10	28MAY10	PC
SEOUL INCHEON INT	28MAY10	18:05							
OZ 271 ASIANA AIRLINES HONG/SUNG MR (OZ342183061)									
SEATTLE TACOMA	27MAY10	14:20		BUSINESS /B	OK	BLPX3M	27MAY10	28MAY10	PC
SEOUL INCHEON INT	28MAY10	18:05							

## 항공권정보 (Ticket Information For Airline Staff)

**ISSUING** : 15MAY10 ASIANA AIRLINES TOP TRAVEL SERVICE SEOUL  
 : KR 1730240  
**Restriction & T/C** : NON-END **TOUR CODE:** SP003  
**Fare Calculation** : SEL OZ SEA Q41.00 657.99OZ SEL Q41.00 657.99NUC1397.98END  
 : ROE 1158.07 XFSEA4.5  
**Fare & TAX** : KRW 1,619,000 EQUIV AMT PD: TAX: 28000BP 36600US 6300YC  
 : 8000XY 5700XA 2900AY 5200XF  
**Total Amount/FOP** : KRW 3,711,700 **FORM OF PAYMENT:** CA

## 드리는말씀 (Remarks)

\*날짜변경 규정\*

날짜 변경-동일 요금 기간, 유효 기간내 변경 가능하나 재발행이 필요한 경우 재발행  
 수수료 100,000 원 징수

**\*환불 규정\***

사용전(전구간) - 항공사수수료 : 판매가의 10% + 여행사수수료 별도 추가 징수

사용후(부분사용) - 사용구간 편도요금 + 적용 공시운임과 사용구간 공시운임 차액의 25% 공제 + 여행사 수수료 별도 추가 징수

**\*주의사항\***

3 개월 짜리 항공권이라 귀국일을 부득이하게 5??

**\*\*여권 유효기간 6 개월을 체크해봐주세요\*\***

**\*\*미국으로 출국시 여권유효기간과 비자가 있으신분들은 비자 유효기간**

체크해주시시오.(단,미국비자가 없으신 분들은 전자여권을 만들어 미국비자면제승인을 꼭 받으셔야 출국이 가능하십니다)\*

**e-Ticket 확인증과 함께 제공된 법적고지문은 반드시 읽어주시기 바랍니다.**

▶ 법적고지문 보기

E-Ticket 발행확인서는 탑승수속/입출국/세관 통과시 요구될수 있으므로 전여행기간동안 소지하시기 바랍니다.

E-Ticket 발행확인서의 이름과 여권상의 이름은 반드시 일치해야 하며, 위변조시 법적책임이 따를수 있습니다.



**외교통상부**  
해외안전여행

대한민국 국민이 **이라크, 아프가니스탄, 소말리아**를 여행하는 것은 법에 의해 금지되어 있습니다. 안전한 해외여행을 위해 여행목적지 여행경보단계를 꼭 확인하세요! ([www.0404.go.kr](http://www.0404.go.kr))  
해외여행중 긴급한 도움이 필요할 때는 영사콜센터로 연락하세요! (82-2-3210-0404)

*Magic*  
Boarding Pass

매직보딩패스 안내 ( Magic Boarding Pass )

아시아나항공 국제선 탑승권을 탑승일로부터 7일 이내 제휴사에 제시하시면 할인 및 혜택을 받으실 수 있습니다. 자세한 내용은 당사 홈페이지 [flyasiana.com](http://flyasiana.com) 또는 기내지를 참조하세요!



신라면세점  
**15~5% 할인 및**  
추가할인 쿠폰 증정

롯데면세점

“쇼핑이 더욱~여유롭다”  
**출국 5시간 전까지 구매가능**



인쇄



## **Exhibit B**

**From:** Hyunjoo Hong  
**To:** [REDACTED]  
**Subject:** Thank you for showing the house today.  
**Date:** Saturday, January 21, 2012 3:21:50 PM

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Dear Ms. B [REDACTED],

Thanks again for showing the house today. We are interested in renting it and looking forward to talking in further detail.

We are also very interested in seeing what kind of listings you have available.

After looking at properties in Medina and other areas, Mercer Island seems to be a place where it fits all our needs.

If you know any pocket listings of properties that are suitable to build. Preferably minimum 1/2 acre, west side please let us know.

Also, I am a hedgefund manager based in the US and Asia and some of my clients in Asia are interested in investing in commercial properties here in Seattle. So If you also know any suitable properties, I think this is something we could also discuss as well.

We look forward to hearing from you soon.

Regards,  
Grace Hong

## **Exhibit C**

**From:** Grace Hong  
**To:** [REDACTED]@gmail.com  
**Subject:** Article link  
**Date:** Saturday, June 28, 2014 2:54:14 PM

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Hi C [REDACTED],

Please see below to the link to the article.

[http://m.womennews.co.kr/news\\_detail.asp?num=52714](http://m.womennews.co.kr/news_detail.asp?num=52714)

I believe google offers google translations. If you can't access that way you can cut and paste the below phrase on Google and it will get you to the page that says translate.

여성신문 홍현주

It's the first article that pops up.

Thanks and let me know if you have questions.

Regards,  
Grace

Sent from my iPhone



메인

최신뉴스

이슈

온미채널

기획·연재

메인>경제

## 줄리아드음대 출신 금융인 홍현주 비손펀드 대표

“언제나 용기의 힘을 믿었죠”

“상사들이 멘토”…조언 거름 삼아 유리천장 뚫어

“진짜 돈을 벌려면 내리막 장에서 투자하라”

입력 : 2012-03-02 오전 11:45:30

SNS 기사 공유





▲ 줄리아드음대 3학년 때 클라리넷 연주자의 꿈 대신 금융가 진출로 커리어를 바꾼 홍현주 비손펀드 대표는 “제 인생에서 용기 없인 여기까지 못 왔다”며 용기의 가치를 거듭 강조했다. ©홍효식 / 여성신문 사진기자 yesphoto@womennews.co.kr

“클라리넷 연주자의 꿈을 접고 월스트리트 금융가로 나온 것도, 남자들만의 세계에서 여성 금융인으로 자리 잡은 비결도 용기의 힘을 믿었기 때문이죠. 용기는 자신의 가치를 위해 움직일 수 있는 힘이죠.”

지난 2월 20일 서울 강남구 그랜드인터컨티넨탈호텔에서 만난 홍현주(36) 비손펀드 대표는 금융시장의 유리천장을 깬 이답게 자신감 넘치면서도 겸손해 보였다. 비손펀드는 미국 시애틀에 본사를 둔 헤지펀드사다. 그는 인터뷰하는 동안 금융가 진출을 꿈꾸는 후배들에게 용기의 가치를 거듭 강조했다. 2월 16일 국제존타 서울3클럽에서 진행한 특강에서도 마찬가지였다.

‘용기의 힘’이란 평범한 말이 평범하지 않게 들린 것은 세계 최고 명문 줄리아드음대를 졸업한 후 남자들로 우글거리는 월스트리트에 진출한 이력 때문이다. 남성들이 장악

한 무대에서 자신만의 성채를 구축해온 무기가 바로 용기였던 것이다.

그가 클라리넷을 손에 쥔 것은 초등학교 5학년 때다. LG상사 지사장인 아버지를 따라 미국과 한국을 오가며 초·중학교를 마친 후 서울예고를 거쳐 줄리아드음대에 진학했다. 그런데 전공인 클라리넷보다 금융에 더 끌렸다. 월스트리트 금융인들과의 만남이 직접적인 계기였다. 대학 3학년 때 진로를 바꾸기로 결심했지만 부모의 극심한 반대에 부딪혔다. “첼리스트 요요마도 아닌데 전 세계 무대에 설 수 있을지 자신 없었어요. 그 때 결정을 안 했으면 후회했을 거예요.”

대학 졸업 후 금융회사에 입사 지원서를 많이 냈으나 죄다 탈락했다. 그는 “더 오기가 생기더라”고 했다. 그 후 잡은 첫 직장이 공연장이었다. 1년 반가량 일하며 기업 펀드를 유치했다. 미국 컬럼비아대 로스쿨에 진학해 JD·MBA를 취득한 것은 법에 대한 전문 지식을 쌓고 싶어서였다. 2003년부터 2010년 헤지펀드사를 차리기까지 대형 금융회사에서 실무 경험을 쌓았다. 메르서컨설팅그룹 뉴욕사무소 리서치 어시스턴트로 출발해 도이치증권 홍콩사무소를 거쳐 서울사무소 파생상품 트레이더로 3년간 근무했다.

홍 대표는 “내가 있는 자리를 당연히 여겨 안주하지 않았다. 출근 시간이 새벽 6시 30분이면 30~40분 더 일찍 나갔다”고 했다. 직장 상사들은 그를 끌어주는 멘토였다. 펀드매니저인 남편 역시 멘토 중 한 명이었다. 금융은 팀워크도 필요하지만 자신과의 싸움이 중요하다. 홍 대표는 “음악도는 7~8시간 연습은 예사”라며 “혼자만의 싸움에 익숙한데 이런 점을 보고 멘토들이 기회를 줬다”고 했다.

특히 ‘내가 해준 만큼 돌아온다’는 믿음으로 사람들과 인간적인 유대를 쌓았다. “남자들 세계에 진입한 여성은 상대방 의견을 좇는 경우가 흔해요. 당당하게 자신의 의사를 표현해야죠. 또 남자들에게 치이며 살다 목표를 깎고 또 깎으며 조용한 자리를 유지하는데 꿈과 비전을 잃지 말았으면 해요.”

그는 오는 9월 비손펀드 한국 사무소를 연다. 비손(Pishon)은 구약성경 창세기편에 나오는 에덴동산의 강 이름이다. 사회기부에도 관심이 남다르다. 비손펀드 수익의 절반 이상을 쏟을 비손재단 설립도 모색 중이다.

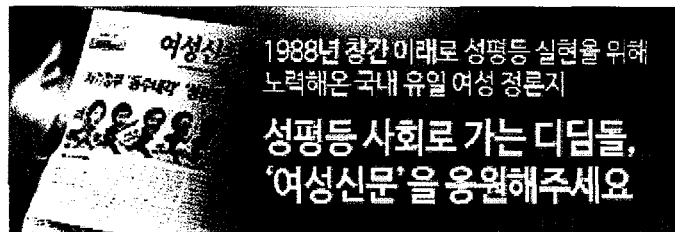
그는 특히 한국 투자자들의 잘못된 투자 습관에 대해 우려를 표시했다. ‘묻지 마 투자’는 금물인데 입소문만 믿고 투자하는 이들이 많다는 것이다. “한국의 개미 투자자들이 오르는 장에 투자하는 데 반해 미국, 중국, 일본 투자자는 내리막 장에서 펀드 투자를 하는 점이 달라요. 진짜 돈을 벌려면 내리막 장에 기회가 있다는 말을 되새겨야죠.”

홍 대표는 또 “아시아 신흥경제의 성장이 금시장을 움직이는 주요 동력이 될 것으로 보인다. 투자 수요가 늘면서 금값 상승 추세는 계속될 것”이라며 “금은 부도 위험이 없는 안전자산이지만 안정자산은 아니다. 위기 시 위험 분산 차원에서 포트폴리오에 편입하는 정도로 접근하는 것이 바람직하다”고 조언했다.

생후 3개월 된 아들을 두고 한국 출장을 온 그는 출산 일주일 만에 다시 일을 시작한 강한 체력의 소유자다. 그는 “아무리 바빠도 아침식사와 운동을 거르지 않는 것이 철칙”이라며 환히 웃었다.

<©2017 여성신문의 약속 '더 공정한 사회를 만들기 위해', 무단전재 배포금지>

박길자 / 여성신문 기자 (muse@womennews.co.kr)



▶ 정기구독 전화로 신청 : 02-2036-9241

▶ 정기구독 온라인 신청 :

<http://bit.ly/2o5GDsy>



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- Look for the page with your search engine.
- Refresh the page in a few minutes.

## 관련 뉴스

하림·KT&G·한투·KCC...‘상호출자제한 기업집

무너져가는 해준이네를 붙잡아 주세요

하이투자증권, 증권업계 중 올해 첫 희망퇴직

아이폰 생각보다 덜 팔렸다... 1분기 애플 매출

#살아남은\_우리가\_바꾼다

AD

만19세 성년 맞는 1998년생은 65만명... 결혼·

취업준비생 96% “인생의 스승 필요해”

피아니스트 이유현, 30일 피아노 리사이틀

G20 국가 여성 리더 한자리에...디지털 시대 여

최정윤 남편, 주가 조작 40억원 차익... 자본시

섹션 최신뉴스

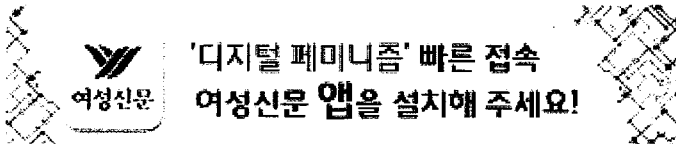
‘남녀고용평등법’ 시행 23년이 남긴 것

서대문구, 홍은동 호박골 동네마당 준공

동대문구, ‘주민과 함께 하는 지역순찰’ 실시

김선욱 교수, 이화여대 총장으로

아름다운 풍경



많이 본 뉴스

문재인 정부, 내각 30% 여성 임명할 듯... 하마평 누가 올랐나

이정미, 의원 300명에 탄원서 요청 “동성애 A대위에 올바른 선고해야”

‘위안부’ ‘세월호’ 막말 중앙대 교수, 학과장 사퇴

“언제까지 여성노동자가 성폭력으로 영화계를 떠나야 합니까?”

[단독] “남자끼리 이상한 짓하면 호모” “남이 보는데 화장하면 창녀” 홍대 강사들 혐오발언 파문

“한국은 남성사회...더 많은 여성이 권력 진출하면 전쟁 없을 것”

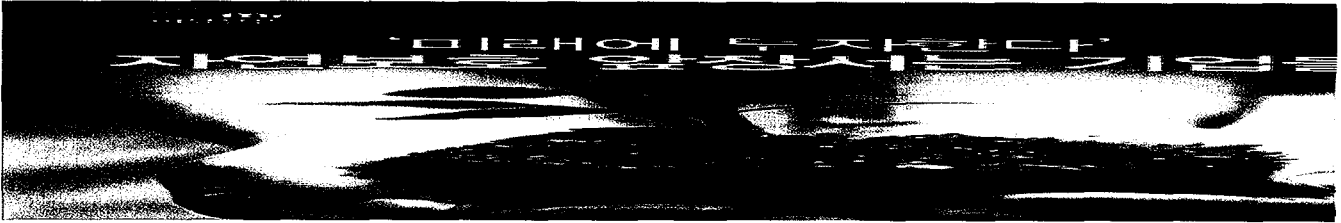
‘한국 클라이밍 선구자’ 김자인, 555m 롯데월드타워 맨손 등반

외교부장관 내정자 강경화 정책특보는 누구? 김대중 대통령에 찬사 받아

교육부 성교육 자료 또 논란 ‘미혼모 되면 평생 죄책감에 힘들다’

프랑스 마크롱 대통령, 여성 국방장관 등 남녀동수 내각 구성...공약 이행

카드뉴스



[카드뉴스] 포장 벗기고 나무 심는 기업들... 기업들의 생존방정식

더보기 +

오피니언



성희롱 vs 성희롱 아닌 괴롭힘

더보기 +

당신이 좋아할 만한 뉴스



만19세 성년 맞는 1998년생은 65만명... 결혼·재산 관리 가능



취업준비생 96% “인생의 스승 필요해”



무너져가는 해준이네를 붙잡아 주세요

AD



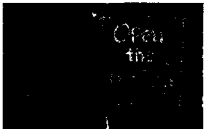
하이투자증권, 증권업계 중 올해 첫 희망퇴직 실시



강남역 여성혐오 살해사건 1주기...“다시 포스트잇 들다”



문재인 정부, 내각 30% 여성 임명할 듯... 하마평 누가 올랐



“우리는 호모 워커스<일하는 여성>...일을 통해 존엄한 존재



임종석 비서실장 “나는 페미니스트다” 과거 인터뷰 관심



나를 키운 페미니스트 스승을 말하다



[여성계 소식] 여성단체·온라인 페미니스트 그룹, 5·17 강남

by

홈

사회

정치

경제

세계

문화/생활

일반

네트워크

영문

N포스트

구독신청

기사제보

여성신문 SNS바로가기



PC버전

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**UNITED STATES DEPARTMENT OF JUSTICE  
FEDERAL BUREAU OF INVESTIGATION**



Seattle Office  
1110 3rd Ave  
Seattle, WA 98101

File Number: [REDACTED]

Requesting Official(s) and Office(s): Jasmine Isaacson, Seattle

Task Number(s) and Date Completed: 777532, 1/15/2018

Name and Office of Linguist(s): Ho Lee, Seattle

Name and Office of Reviewer(s): [Click here to enter text.](#)

Source Language(s): Korean

Target Language: English

Source File Information  
article\_2017\_06\_07\_18\_52\_51\_302-1

VERBATIM TRANSLATION

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[TN: Per the case agent's instruction, translation is done only for the article, verbatim for the relevant portion and in summary for the rest as marked.]

[TN: The original article is found at [http://m.womennews.co.kr/news\\_detail.asp?num=52714](http://m.womennews.co.kr/news_detail.asp?num=52714).]

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[Summary begins]

Women News interviews Hyun-joo Hong, President of Pishon Holdings headquartered in Seattle, and posts an article titled, “Julliard-graduate-turned-financier Hyun-joo Hong, President of Pishon Holdings,” commending Hong’s courage and ability for shattering the “glass ceiling in financial markets.”

In the interview conducted in Grand Intercontinental hotel in Seoul on 2/20 [2012], Hong attributes her successful transition from a clarinet player to a rare female financier in the male-dominated Wall Street, to her faith in the power of courage, as was in the lecture she gave at Zonta International Seoul Club on 2/16.

Hong grew up living in South Korea and also in the U.S. since her father worked for LG International’s U.S. office as branch manager. After graduating high school in South Korea, she attended Julliard music school for clarinet, which she started in 5<sup>th</sup> grade, but decided to change her career during her third year in Julliard despite her parents’ vehement objection.

[Verbatim begins]

Hong unsuccessfully applied to many financial companies upon finishing college, which she recalls made her stronger. Her first job was a concert hall. She worked about a year and a half in attracting corporate funds. In order to acquire deeper professional knowledge about law, Hong went to Columbia law school and got a Juris Doctor and an MBA degree, and began working for large financial companies from 2003 to 2010, before starting her own hedge fund company. She started off as a research assistant in Mercer Consulting New York office, and worked as derivative products trader at the Deutsche Securities Hong Kong office and Seoul office for three years.

Hong said “I did not take for granted my position and get comfortable. I arrived at work 30 to 40 minutes earlier than then starting time of 6:30 AM.” Seniors at work were her mentors, one of whom was her husband as a fund manager. In the finance field, team work is important but what’s more important is the battle against self. She says “it’s common that musicians practice 7

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to 8 hours,” which was why she claims “her mentors gave Hong, a seasoned veteran in the battle-against-self, the opportunity.”

[Summary begins]

Hong shares that her motto in building relationship is “You reap what you sow!” and encourages women not to lose their dream and vision amid discouraging realities in male-dominated work places.

[Verbatim begins]

She is opening up an office of Pishon Holdings in Korea in this September. Pishon is the name of a river in the Garden of Eden appearing in the book of Genesis of the Old Testament in the Bible. Her interest in social contribution is so extraordinary that she is looking to setting up Pishon Foundation to which over half of the profit of Pishon fund will be set aside.

She expresses her woes for Korean investors’ bad habit of ‘spray and pray’ investing, which is a taboo but practiced by many of those who rely on word-of-mouth. “While Korean private investors invest in the winning streak of the stock market, those in the U.S., China and Japan invest in the losing streak in terms of fund investment. One must remember the opportunity to make money is found in the declining stock market.”

Hong forecasts “The growth in Asian emerging economies is expected to provide the main drive of the gold market. The increasing investment demand will continue to send gold prices higher.” She advises that “Having no risk of bankruptcy, gold is a safe but not stable asset. Therefore, the desirable approach is to add it to the portfolio for the sake of risk diversification in times of financial crisis.

[End]



## **Exhibit D**

**CLIENT ACCEPTANCE FORM**Items in **bold** are required, if they are blank the form will be returned to you. **Form should be submitted by Service Principal.**

5/8/12

Rick

Date

Prepared by

**Required Information** (fill out carefully so ACT, Practice and GoFile Room data is entered correctly)

☒ New [REDACTED] client   
 ☐ Already in ACT   
 ☐ Already in Practice   
 ☐ New Oak Street client  
☐ Expanded services    OR   
☐ new entity of existing client (**specify client group code**):

Hyun Joo and Grace Hong

**Company****Contact**

Title

[REDACTED]

Bellevue

WA

98006

**Mailing Address****City****ST****Zip**

Street/Physical Address (if different from mailing address)

City

ST

Zip

**Phone**

Fax

**Cell**gracelee.hong1@[REDACTED]**Email**

Other phone (specify):

I1 Individual (1040s only)

Click to select Industry (cont'd)

**Industry**

Annual revenue

# employees

Rick F [REDACTED]

Click to select

**Service Principal (Consulting or Tax)****Service Principal (Assurance)**Bob B [REDACTED]

Click to select

**Marketing Principal****Billing Principal**

SS

SS

CL

TL

AL

☒ Recurring

\$2,500

\$2,500

\$2,500

\$2,500

Client Level 1

**Est. revenue:****2012****2013****2014****Credit limit****Client status**John S [REDACTED] - PRK☒ Send Thank you card + Tully's gift cardQualified client? ☐**Referred by** (Please type first and last name if thank you card requested)

Employee

**Previous accountant****Accounting software**

Bank

Banker

Law Firm

Lawyer

Estate planning law firm

Estate planning lawyer

Investment company

Investment broker

Bookkeeping service

Bookkeeper

Insurance company

Contact

Company Website

**ADDITIONAL ACT! CONTACT:**

Contact	Title
Email	Cell

Check to add to mailing lists:

- ☐ Newsletter  
☐ BP blast contact  
☐ Holiday gift: Select gift  
☐ Tax Organizer Select location:  
☐ Generic F/S Select type

**GFR AND BILLING**

\* Create a list in Word or Excel to add additional entities. Attach to email with this file.

Legal name of entity (primary entity first) States on Separate Line	Set up workflow for recurring EL	Tax form	Y/E [Mon/Day]	Tax form due date [Mon/Day]	First deadline date [Mon/Day/Yr]
Hyun Joo and Grace Hong		1040	12/31	4/15	4/15/12

Est. payments? ☒ YesYear-end planning ☒ Yes

Est. A&amp;A Budget Hours:

Engagement Type:  
Click to select typeState ☐ Yes**ACCEPTANCE CRITERIA**

If this client is not in our defined niches or consulting departments, why are we accepting them?

Is there any reason to doubt integrity? ☐ Yes ☒ NoHave you had discussions with bankers, attorneys, credit services and others having business with the client that raised concerns about the client's/management's integrity? ☐ Yes ☒ NoAre the client's service requirements outside the technical skills of the firm? ☐ Yes ☐ NoDoes the client have serious financial difficulty, negative net worth, or current or past operating losses that might cause the firm to have collection problems or undue exposure to third parties? ☐ Yes ☒ NoIf part of an existing client group, does the group the client belongs to have accounts receivable balance over one year past due? ☐ Yes ☒ NoAre there any conflicts of interest because of relationships with other clients or members of the firm? ☐ Yes ☒ NoHave you verified if BP is authorized to practice in the states in which the client operates? (not including the State of WA) Check with Mary Actor if you have questions. ☒ Yes ☐ NoForensic & Internal Control Services only: Do we provide attest services for the client? ☐ Yes ☒ No**If yes:** Review ET Section 101 – Independence Standards to determine if our consulting services will impair our independence.

Add the appropriate language into the consulting engagement letter for performing nonattest services.

How many CPA firms has this client had in the past 10 yrs? 0

Why did the client leave their last CPA?

**PATH OF CLIENT ATTAINMENT:**

Grace Hong was referred to Bob by [REDACTED] of [REDACTED]. [REDACTED] has a long standing relationship with [REDACTED] and the attorneys who work there. Grace is a recent immigrant to the US. She and her husband currently are traders of various future contracts. Additionally, Grace's father recently passed away in Hong Kong and Grace will be inheriting a vast fortune in the coming years that she has estimated to be approx. \$250 million.

[REDACTED] Co 000032

**ENGAGEMENT LETTER**

---

**Tax and/or Assurance****Standard****Dear: Grace**☐ BP Notebook: #☐ BP Hat: #**Billing:** ☒ Bill monthly ☐ Retainer → If retainer: ☐ Standard ☐ Revolving Deposit: \$☐ Personal guarantee (serious consideration should be given to personal guarantees)

Notes/Addt'l Instructions:

Estimated fee to include in engagement letter: \$

**ENGAGEMENT LETTER VERBIAGE****TAX AND/OR ASSURANCE**

- ☐ Prepare tax returns listed under "GFR & Billing"
- ☒ Advise on tax and other general business matters
- ☒ Prepare individual income tax return
- ☐ Prepare Click to select financial statements

**CONSULTING**

- ☐ Estate planning\*
- ☐ Forensic accounting/litigation\*
- ☐ Rev. & cost analysis ☐ Already an attest client
- ☐ SALT – Tax consulting services as requested
- ☐ SALT - WA State Department of Revenue audit
- ☐ SALT – Other\*
- ☐ Bookkeeping
- ☐ Valuation: ☐ Summary report ☐ Detailed report – Click to select: of \_\_\_\_ % interest, as of \_\_\_\_\_ for the purpose of: \_\_\_\_\_  
Click to select Fair market value definition –Click to select: Other engagement letter verbiage\*
- ☐ Consulting-Sale of Business \*
- ☐ Consulting-Business Planning
- ☐ Consulting-Due Diligence \*Click to select: \_\_\_\_\_
- ☐ Consulting-Exit Planning

\*Additional/alternative verbiage:

**ENGAGEMENT LETTER (CONT'D)**

---

**CONSULTING ENGAGEMENTS ADDITIONAL INFORMATION:****STAFF ASSIGNED TO ENGAGEMENT**

Name	Billing rate
	\$ per hour
	\$ per hour
	\$ per hour

**ATTORNEY INFORMATION (ONLY AS IT PERTAINS TO LITIGATION ENG. LETTER):**

Company	Name
Address	City, ST Zip
Case Number	Case Name

**PERFORMING WORK ON BEHALF OF: (ONLY AS IT PERTAINS TO CONSULTING ENG. LETTER):**

Company	and/or Name
---------	-------------

**BUSINESS TRANSITION:**Ownership Transfer to: ☐ Third Party OR ☐ InsidersOther Services: ☐ Business Valuation personal future OR ☐ Financial sources and uses of funds analysis.

Fee: \$\_\_\_\_\_ due in \_\_\_\_\_ monthly installments of \$\_\_\_\_\_ each includes \_\_\_\_\_ hrs of meeting time and \_\_\_\_\_ sets of revisions.

Implementation of Recommendations: \$\_\_\_\_\_

Maintenance review quarterly fee: \$\_\_\_\_\_

## **Exhibit E**

**From:** Christine C [REDACTED]  
**To:** [Moran, Kathleen \(SE\) \(FBI\)](#)  
**Subject:** Grace Hong  
**Date:** Thursday, December 07, 2017 1:03:29 PM  
**Attachments:** [-WRD000.jpg](#)

---

**From:** sunchap@daum.net [mailto:sunchap@daum.net] **On Behalf Of** daumahn  
**Sent:** Monday, June 12, 2017 10:06 AM  
**To:** Christine C [REDACTED] <[REDACTED]@ayc.com>  
**Subject:** sea ray reservation cancellation

dear Christine,

i would like to cancel my reservation since none of the other boats will work for us during that period.

please send refund check to [REDACTED] pl SW Lynwood, WA 98036

check made out to Hyo Hong

thank you  
Grace



**From:** Christine C [REDACTED]  
**To:** [Moran, Kathleen \(SE\) \(FBI\)](#)  
**Subject:** FW: Grace Hong  
**Date:** Thursday, December 07, 2017 1:04:00 PM

---

---

**From:** Reservations  
**Sent:** Monday, June 26, 2017 11:08 AM  
**To:** Christine C [REDACTED] <[REDACTED]@ayc.com>  
**Subject:** Grace Hong

Phoned asking where refund check is. I told her you would get back to her tomorrow. New number 425-736-[REDACTED]. Also stated that check should be made out to Hyo Hong. Please confirm spelling of first name.

Thank you,  
Lisa

## Reservations

ANACORTES YACHT CHARTERS  
2415 T Ave, Suite 2  
Anacortes, WA 98221

P: 800.233.3004

F: 360.293.6683

E: [reservations@ayc.com](mailto:reservations@ayc.com)

Hours: Mon-Sat 9am to 5pm. Sunday by appointment only.

Bareboat & Skippered Charters | Yacht Management | Yachting and Sailing School | Brokerage

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# MailList Notes

## Hong, Grace

Note Date	Note Type	Employee	Description
06/26/17	Phone call	LZ	asking where refund check is. Forwarding onto CC SA called Grace check#20785 \$1955 mailed 6/23 to [REDACTED] 202nd PL SW Lynnwood. Grace OK, if not received by Friday will call us back.
06/08/17	Phone call	cc	Grace does not find the alternate boats satisfactory. They will cancel.
05/31/17	Phone call	cc	Grace probably can't move her dates, so offered two available boats : Destiny and Starlight Express. They are considering the options. EM'd Bhavana with the info.
05/30/17	Email	cc	Tried to call Grace Hong re: "Viszla - owner want dates". No message machine picked up, just quit ringing, I think she be hatin'. Re-sent email from last Fri.
05/26/17	Email	cc	EM'd re: need dates for Owner time. Owner will not compromise on these dates. They need Aug 2 - Aug 9 for daughters birthday/Sea Fair reservations. IF Hong can move up, they can take July 26 - Aug 1.
04/30/17	Letter	bc	mailed skipper expectation form letter

Anacortes Yacht Charters, Inc.

OUR REF. NUMBER	YOUR INVOICE NUMBER	INVOICE DATE	INVOICE AMOUNT	AMOUNT PAID	DISCOUNT TAKEN	NET CHECK AMOUNT
						20875

Cancellation

6/23/17 marked

NOT NEGOTIABLE

HC

**Anacortes**  
Yacht Charters  
P.O. Box 69  
Anacortes, Washington 98221  
(360) 293-4555

PEOPLES BANK  
ANACORTES OFFICE  
1218 Commercial Ave.  
Anacortes, WA 98221

98-442/1251

20875

CHECK DATE 6/29/17 CONTROL NUMBER 20875 CHECK AMOUNT \$1955-

one thousand nine hundred fifty five 00/100

Hyo Hong

VOID AFTER 90 DAYS

NOT NEGOTIABLE  
AUTHORIZED SIGNATURE

Charter

Pending

# of Re

# of Ori

Refund

Check#

202nd Pl. SW

Lynnwood WA

98036

\*Card on file  
Compromised &  
was replaced"

\$

x %

\$

No Rebooking Activity:

\*Pending balance is retained and distributed to #3070 (03.02)

Excell/Acct/CancelForm